

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	600 Wilcrest Drive Unit 45, Houston, TEXAS 77042	Order ID	7336436	Property ID	30420919
Inspection Date	06/03/2021	Date of Report	06/04/2021		
Loan Number	45172	APN	1147520080004		
Borrower Name	Catamount Properties 2018 LLC	County	Harris		

Tracking IDs					
Order Tracking ID	0602BPO_Citi	Tracking ID 1	0602BPO_Citi		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Thomas E. Hill	Condition Comments	
R. E. Taxes	\$3,788	Subject is a 2 sty townhouse with a 2 car attached garage. The property is vacant and is in average condition for the area.	
Assessed Value	\$157,880		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(Lockbox on front door)			
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Property Masters 281-556-5111		
Association Fees	\$310 / Month (Pool,Insurance,Other: Trash)		
Visible From Street	Visible		
Road Type	Private		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Immediate area consists of Condos, Townhouses and apartments	
Sales Prices in this Neighborhood	Low: \$55,000 High: \$305,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	600 Wilcrest Drive Unit 45	600 Wilcrest #18	368 Wilcrest	412 Wilcrest
City, State	Houston, TEXAS	Houston, TX	Houston, TX	Houston, TX
Zip Code	77042	77042	77042	77042
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.08 ¹	0.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$189,000	\$185,000	\$195,000
List Price \$	--	\$189,000	\$180,000	\$195,000
Original List Date		05/12/2021	03/16/2021	05/10/2021
DOM · Cumulative DOM	-- · --	6 · 23	78 · 80	24 · 25
Age (# of years)	41	41	39	39
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	2 Stories Townhouse	2 Stories Condo	2 Stories Condo
# Units	1	1	1	1
Living Sq. Feet	1,864	1,744	1,740	1,740
Bdrm · Bths · ½ Bths	2 · 2 · 1	2 · 2 · 1	2 · 2 · 1	2 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.04 acres	0.04 acres	0.00 acres	0.00 acres
Other	NA	NA	NA	NA

* Listing 1 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1** The exterior is well maintained and just got painted, looks brand new! Recent upgrades, Roof-2 years old, New front and back steel doors with new hardware-2018. New double pane insulated windows-2013, New plantation shutters-2014, Oversize ceramic tile floor downstairs-2018. High quality wood texture laminate flooring upstairs. Tub and Shower just got resurfaced, look like new!. Recent water heater-2017. Granite counter tops. Full size W/D included ! All electrical outlet boxes have been replaced on the first floor. This popular floor plan offers private separate dining area. Lovely, private patio area connects back of Townhome with huge double car garage. Garage is EXTRA wide and includes a GIANT storage room.
- Listing 2** Each spacious Bedroom (2BR) includes its own full bath! Cozy patio has waterproof epoxy cement flooring and painted interior fencing. Very convenient TWO CAR GARAGE ATTACHED, Refrigerator, Washer & Dryer, well maintained AC central unit.
- Listing 3** This is a charming 2 bedroom, 2 1/2 bath town home with neutral paint colors, granite counter tops, and beautiful flooring thru out. Take note of the large bedrooms. Closet space is a big plus! Garage is attached too! There are multiple community pool and 24/7 guarded entrance. Washer/dryer/Fridge water included

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	600 Wilcrest Drive Unit 45	600 Wilcrest #36	600 Wilcrest #7	624 Wilcrest
City, State	Houston, TEXAS	Houston, TX	Houston, TX	Houston, TX
Zip Code	77042	77042	77042	77042
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.07 ¹	0.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$182,500	\$227,500	\$200,000
List Price \$	--	\$182,500	\$227,500	\$195,000
Sale Price \$	--	\$182,500	\$210,000	\$195,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	05/21/2021	01/11/2021	04/19/2021
DOM · Cumulative DOM	-- · --	4 · 36	196 · 237	27 · 84
Age (# of years)	41	41	41	39
Condition	Average	Average	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Condo
# Units	1	1	1	1
Living Sq. Feet	1,864	1,588	1,864	1,740
Bdrm · Bths · ½ Bths	2 · 2 · 1	2 · 2 · 1	2 · 2 · 1	2 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.04 acres	0.04 acres	0.04 acres	0.00 acres
Other	NA	NA	NA	NA
Net Adjustment	--	+\$15,000	-\$12,000	+\$5,000
Adjusted Price	--	\$197,500	\$198,000	\$200,000

* Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1** 600 Wilcrest #36 is a spacious 2 bedroom, 2.5 bath townhouse with 2-car attached garage. Features include: family room, dining room, kitchen & 1/2 bath on lower level, Spacious family room with wood burning F/P, crown molding & dry bar with wine fridge, dining room that is open to kitchen and family room and offers French door access to private patio, updated kitchen with slab granite counter tops, breakfast/serving bar, glass front cabinetry, microwave & tile floor. Both bedrooms up, each with en-suite bath and walk-in closet. Primary bath has large W/I shower with framless glass wall and tile surround, double glass vessel sinks, slab granite vanity top and tile floor. Bath #2 has tub/shower combo and tile floor. 2- car attached garage with large workshop/storage closet inside garage. Private patio/courtyard. Townhouse is at the end of the building.
- Sold 2** Move in ready. Come see this beautifully remodeled TH conveniently located just minutes away from the energy corridor, Int. 10 and Westheimer also within walking distance to Terry Hersey park and Westside Tennis Club. Georgian style all brick newly updated neutral paint, laminate wood floors, new carpet, recessed lighting, crown molding, french doors, quartz counters. Kitchen fully equipped with new refrigerator, range, microwave, dish washer, sink, faucet, cabinets, water heater, washer and dryer included. Dining room has bay window with great courtyard views. Two roomy bedrooms with immaculate remodeled baths and new carpet. Oversize two car garage with work room. Nice size patio between garage and the house. Professionally cleaned house with new carpet,
- Sold 3** This 2 story 2 bedroom Townhome has been completely upgraded! Open kitchen greets you to beautiful granite countertops and Marble backsplash. All bedrooms have a full bathroom and have also been updated

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No History in Houston MLS			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$199,900	\$199,900
Sales Price	\$198,000	\$198,000
30 Day Price	\$195,000	--
Comments Regarding Pricing Strategy		
L#1, S#1 & S#3 are in the same TH community as the subject. L #1 & S#1 are smaller than the subject and in comparable condition. S#2 is comparable in size but in superior condition to the subject		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.
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DRIVE-BY BPO

by ClearCapital

600 WILCREST DRIVE UNIT 45
HOUSTON, TEXAS 77042

45172
Loan Number

\$198,000
As-Is Value

Subject Photos



Front



Address Verification



Address Verification



Address Verification



Street



Street

Listing Photos

L1 600 Wilcrest #18
Houston, TX 77042



Front

L2 368 Wilcrest
Houston, TX 77042



Front

L3 412 Wilcrest
Houston, TX 77042



Front

Sales Photos

S1 600 Wilcrest #36
Houston, TX 77042



Front

S2 600 Wilcrest #7
Houston, TX 77042



Front

S3 624 Wilcrest
Houston, TX 77042



Front

ClearMaps Addendum

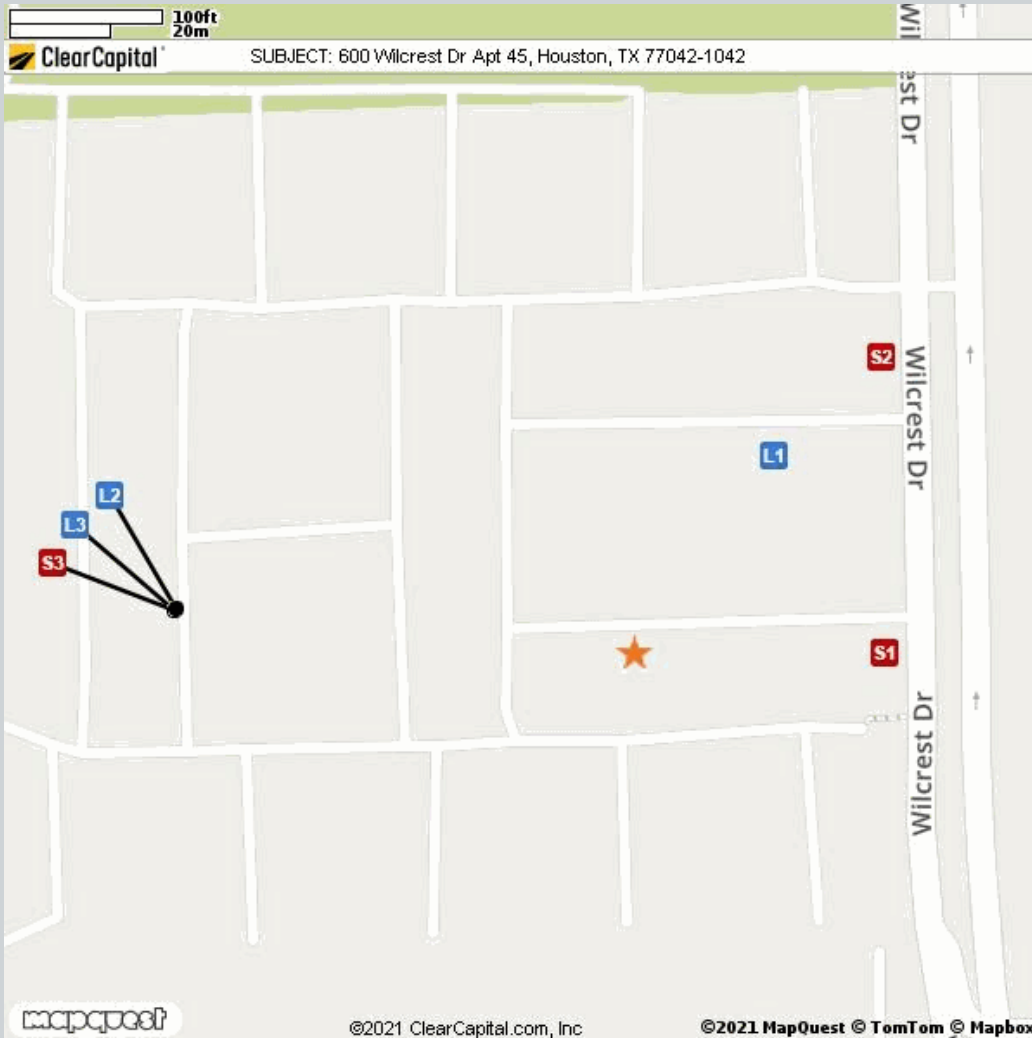
Address ★ 600 Wilcrest Drive Unit 45, Houston, TEXAS 77042

Loan Number 45172

Suggested List \$199,900

Suggested Repaired \$199,900

Sale \$198,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	600 Wilcrest Drive Unit 45, Houston, Texas 77042	--	Parcel Match
L1 Listing 1	600 Wilcrest #18, Houston, TX 77042	0.05 Miles ¹	Parcel Match
L2 Listing 2	368 Wilcrest, Houston, TX 77042	0.08 Miles ¹	Parcel Match
L3 Listing 3	412 Wilcrest, Houston, TX 77042	0.08 Miles ¹	Parcel Match
S1 Sold 1	600 Wilcrest #36, Houston, TX 77042	0.05 Miles ¹	Parcel Match
S2 Sold 2	600 Wilcrest #7, Houston, TX 77042	0.07 Miles ¹	Parcel Match
S3 Sold 3	624 Wilcrest, Houston, TX 77042	0.08 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Report Instructions - cont.

personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Becky Spoto	Company/Brokerage	SRS REALTY
License No	300804	Address	9523 Brookhaven Park Dr Houston TX 77065
License Expiration	04/30/2023	License State	TX
Phone	2818902929	Email	spotobec@swbell.net
Broker Distance to Subject	10.84 miles	Date Signed	06/03/2021

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

THIS REPORT SHOULD NOT BE CONSIDERED AN APPRAISAL. In making any decision that relies upon my work, you should know that I have not followed the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.